

Form plncf13 – ntcnfp13v27

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 23-11154-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Caroline A Carino
3061 Edwin Avenue, Apt 4G
Fort Lee, NJ 07024

Social Security No.:
xxx-xx-9134

Employer's Tax I.D. No.:

NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on July 21, 2023.

Dated: July 24, 2023
JAN: rah

Jeanne Naughton
Clerk

In re:
Caroline A Carino
Debtor

Case No. 23-11154-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 24, 2023

User: admin
Form ID: plncf13

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Total Noticed: 40

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2023:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db | + Caroline A Carino, 3061 Edwin Avenue, Apt 4G, Fort Lee, NJ 07024-4810 |
| 519835603 | + 1170 Apartment Corp, 3030 Edwin Avenue, Fort Lee, NJ 07024-3442 |
| 519835636 | + FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184 |
| 519835644 | + GREENSKY/GS BANK US, 5565 Glenridge Connector, Ste 800, Atlanta, GA 30342-4796 |
| 519878218 | Greensky,LLC/Home Depot Loan, 3155 Royal Drive Suite 175, Alpharetta, GA 30022-2479 |
| 519835645 | + HIGHER EDUCATION STUDENT ASSISTANCE AUTH, HESAA SERVICING/ATTN: BANKRUPTCY, P.O. BOX 548, TRENTON, NJ 08625-0548 |
| 519835647 | + New Jersey EZ Pass Customer Service Cent, PO Box 52002, Newark, NJ 07101-8202 |

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Jul 24 2023 20:21:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Jul 24 2023 20:21:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 519835604 | + Email/Text: backoffice@affirm.com | Jul 24 2023 20:22:00 | AFFIRM, INC., ATTN: BANKRUPTCY, 30 ISABELLA ST, FLOOR 4, PITTSBURGH, PA 15212-5862 |
| 519835606 | + Email/Text: ally@ebn.phinsolutions.com | Jul 24 2023 20:20:00 | ALLY FINANCIAL, INC, ATTN: BANKRUPTCY, 500 WOODARD AVE, DETROIT, MI 48226-3416 |
| 519835607 | Email/Text: ebnbankruptcy@ahm.honda.com | Jul 24 2023 20:21:00 | AMERICAN HONDA FINANCE, ATTN: BANKRUPTCY, PO BOX 168088, IRVING, TX 75016 |
| 519835608 | + Email/PDF: bncnotices@becket-lee.com | Jul 24 2023 20:32:05 | AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981540, EL PASO, TX 79998-1540 |
| 519835609 | + Email/Text: creditcardbkcorrespondence@bofa.com | Jul 24 2023 20:20:00 | BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413 |
| 519835611 | + Email/Text: BarclaysBankDelaware@tsico.com | Jul 24 2023 20:21:00 | BARCLAYS BANK DELAWARE, ATTN: BANKRUPTCY, PO BOX 8801, WILMINGTON, DE 19899-8801 |
| 519835613 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Jul 24 2023 20:31:57 | CAPITAL ONE, ATTN: BNAKRUPTCY, P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285 |
| 519835617 | Email/PDF: Citi.BNC.Correspondence@citi.com | Jul 24 2023 20:31:53 | CITIBANK NORTH AMERICA, CITIBANK SD MC 425, 5800 SOUTH CORP PLACE, SIOUX FALLS, SD 57108 |
| 519835618 | + Email/PDF: Citi.BNC.Correspondence@citi.com | | |

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|-----------|--|----------------------|---|
| | | Jul 24 2023 20:31:44 | CITIBANK/THE HOME DEPOT, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034 |
| 519835619 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Jul 24 2023 20:21:00 | COMENITY BANK/JESSICA LONDON, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125 |
| 519835620 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Jul 24 2023 20:21:00 | COMENITY CAPITAL/IKEA, ATTN: BANKRUPTCY, PO BOX 18125, COLUMBUS, OH 43218 |
| 519835621 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Jul 24 2023 20:32:04 | COSTCO CITI CARD, ATTN: BANKRUPTCY, PO BOX 6500, SIOUX FALLS, SD 57117-6500 |
| 519886999 | Email/PDF: Citi.BNC.Correspondence@citi.com | Jul 24 2023 20:31:40 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 519835622 | + Email/Text: electronicbkydocs@nelnet.net | Jul 24 2023 20:21:00 | DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505 |
| 519896839 | Email/Text: BKCourtNotices@yourmortgageonline.com | Jul 24 2023 20:21:00 | Crosscountry Mortgage, LLC, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047 |
| 519835635 | Email/Text: BKCourtNotices@yourmortgageonline.com | Jul 24 2023 20:21:00 | DOVENMUEHLE MORTGAGE, INC/CROSS COUNTRY, ATTN: BANKRUPTCY, 1 CORPORATE DR. ST 360, LAKE ZURICH, IL 60047 |
| 519835643 | Email/Text: bankruptcy@greenskycredit.com | Jul 24 2023 20:21:00 | GREENSKY, LLC., ATTN: BANKRUPTCY, 5565 GLENRIDGE CONNECTOR STE 800, ATLANTA, GA 30342 |
| 519835646 | Email/Text: sbse.cio.bnc.mail@irs.gov | Jul 24 2023 20:21:00 | Internal Revenue Services, Special Processing Branch, PO Box 724, Springfield, NJ 07081 |
| 519835615 | Email/PDF: ais.chase.ebn@aisinfo.com | Jul 24 2023 20:31:57 | CHASE CARD SERVICES, ATTN: BANKRUPTCY, P.O. 15298, WILMINGTON, DE 19850 |
| 519852624 | + Email/Text: RASEBN@raslg.com | Jul 24 2023 20:20:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 519893800 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jul 24 2023 20:31:37 | Portfolio Recovery Associates, LLC, c/o JET BLUE, POB 41067, Norfolk, VA 23541 |
| 519835648 | ^ MEBN | Jul 24 2023 20:13:46 | PROSPER FUNDING LLC, 221 MAIN STREET, SUITE 300, SAN FRANCISCO, CA 94105-1909 |
| 519835649 | + Email/PDF: pa_dc_claims@navient.com | Jul 24 2023 20:31:43 | SALLIE MAE, INC, ATTN: BANKRUPTCY, PO BOX 9500, WILKES BARRE, PA 18773-9500 |
| 519835651 | + Email/PDF: gecsed@recoverycorp.com | Jul 24 2023 20:32:03 | SYNCB/OLD NAVY, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060 |
| 519835652 | + Email/PDF: gecsed@recoverycorp.com | Jul 24 2023 20:32:01 | SYNCHRONY BANK/AMAZON, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060 |
| 519835653 | + Email/PDF: gecsed@recoverycorp.com | Jul 24 2023 20:42:11 | SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965064, ORLANDO, FL 32896-5064 |
| 519835654 | + Email/PDF: gecsed@recoverycorp.com | Jul 24 2023 20:31:37 | SYNCHRONY BANK/OLD NAVY, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060 |
| 519835655 | + Email/Text: TFS_Agency_Bankruptcy@toyota.com | Jul 24 2023 20:21:00 | TOYOTA FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 259001, PLANO, TX 75025-9001 |
| 519861626 | + Email/Text: ToyotaBKNotices@nationalbankruptcy.com | Jul 24 2023 20:21:00 | Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 |

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519835656 Email/Text: bankruptcies@uplift.com

Jul 24 2023 20:20:00

UPLIFT, INC., ATTN: BANKRUPTCY, 440 N
WOLFE RD, SUNNYVALE, CA 94085

519835657 + Email/PDF: AIS.cocard.ebn@aisinfo.com

Jul 24 2023 20:31:48

WALMART CREDIT SERVICES/CAPITAL
ONE, ATTN: BANKRUPTCY, PO BOX 30285,
SALT LAKE CITY, UT 84130-0285

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| 519835605 | *+ | AFFIRM, INC., ATTN: BANKRUPTCY, 30 ISABELLA ST, FLOOR 4, PITTSBURGH, PA 15212-5862 |
| 519835610 | *+ | BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413 |
| 519835612 | *+ | BARCLAYS BANK DELAWARE, ATTN: BANKRUPTCY, PO BOX 8801, WILMINGTON, DE 19899-8801 |
| 519835614 | *+ | CAPITAL ONE, ATTN: BNAKRUPTCY, P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285 |
| 519835623 | *+ | DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505 |
| 519835624 | *+ | DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505 |
| 519835625 | *+ | DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505 |
| 519835626 | *+ | DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505 |
| 519835627 | *+ | DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505 |
| 519835628 | *+ | DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505 |
| 519835629 | *+ | DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505 |
| 519835630 | *+ | DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505 |
| 519835631 | *+ | DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505 |
| 519835632 | *+ | DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505 |
| 519835633 | *+ | DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505 |
| 519835634 | *+ | DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505 |
| 519835637 | *+ | FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184 |
| 519835638 | *+ | FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184 |
| 519835639 | *+ | FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184 |
| 519835640 | *+ | FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184 |
| 519835641 | *+ | FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184 |
| 519835642 | *+ | FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184 |
| 519835616 | *P++ | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., CHASE CARD SERVICES, ATTN: BANKRUPTCY, P.O. 15298, WILMINGTON, DE 19850 |
| 519835650 | *+ | SALLIE MAE, INC, ATTN: BANKRUPTCY, PO BOX 9500, WILKES BARRE, PA 18773-9500 |
| 519835658 | *+ | WALMART CREDIT SERVICES/CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285 |

TOTAL: 0 Undeliverable, 25 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2023 at the address(es) listed below:

District/off: 0312-2

User: admin

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Date Rcvd: Jul 24, 2023

Form ID: plncf13

Total Noticed: 40

| Name | Email Address |
|---------------------|--|
| Denise E. Carlon | on behalf of Creditor CrossCountry Mortgage Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |
| Russell L. Low | on behalf of Debtor Caroline A Carino ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 4